

**Information to identify the case:**

Debtor 1	<b>Tammy M Soluri</b>	Social Security number or ITIN	xxx-xx-7994
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>18-29679-MBK</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Tammy M Soluri

12/29/21

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Tammy M Soluri  
Debtor

Case No. 18-29679-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Dec 29, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2021:

Recip ID	Recipient Name and Address
db	+ Tammy M Soluri, 1209 Maplewood Road, Belmar, NJ 07719-2838
cr	+ Specialized Loan Servicing, LLC as servicing agent, P.O. Box 340514, Tampa, FL 33694-0514
517792263	+ B & B Funding, LLC, 1055 Parsippany Blvd., Suite 200, Parsippany, NJ 07054-1272
517792266	+ Borough of Belmar, 601 Main Street, P.O. Box A, Belmar, NJ 07719-0070
517792267	+ Chrysler Financial Services Americas LLC, c/o Lyons Doughty & Veldhuis PC, 136 Gaither Drive Suite 100, Mount Laurel, NJ 08054-1725
517792268	+ Chrysler Financial Services Americas LLC, c/o Lyons Doughty & Veldhuis PC, P.O. Box 1269, Mount Laurel, NJ 08054-7269
517792269	+ Daimler Chrysler Fin. Serv. Americas LLC, c/o Lyons Doughty & Veldhuis PC, 136 Gaither Drive Suite 100, Mount Laurel, NJ 08054-1725
517792270	+ Daimler Chrysler Fin. Serv. Americas LLC, c/o Lyons Doughty & Veldhuis PC, P.O. Box 1269, Mount Laurel, NJ 08054-7269
517811095	+ HSBC Bank USA, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517792274	Meridian Cardiovascular Interp, P.O. Box 416787, Boston, MA 02241-6787
517792275	Meridian Medical Group, 2240 N.J. 33, Neptune City, NJ 07753
517792282	+ Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
517792285	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517792284	Specialized Loan Servicing LLC, P.O. Box 636005, Littleton, CO 80163-6005
517792292	+ University Radiology Group, PC, 833 Lacey Road, Forked River, NJ 08731-1200

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 29 2021 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 29 2021 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517792261	Email/Text: ebn@americollect.com	Dec 29 2021 20:21:00	Americollect Inc., P.O. Box 1566, Manitowoc, WI 54221-1566
517792262	Email/Text: paymentprocessing@avanteusa.com	Dec 29 2021 20:21:00	Avante USA, 3600 South Gessner, Suite 225, Houston, TX 77063
517792260	+ EDI: LTDFINANCIAL.COM	Dec 30 2021 01:23:00	Advantage Assets II. Inc, 7322 Southwest Freeway, Houston, TX 77074-2134
517792264	EDI: BANKAMER.COM	Dec 30 2021 01:23:00	Bank of America, P.O. Box 31785, Tampa, FL 33631-3785
517792265	EDI: BANKAMER.COM	Dec 30 2021 01:23:00	Bank of America, N.A., FL9-600-02-26, P.O. Box 45224, Jacksonville, FL 32232-5224
517792272	+ EDI: CITICORP.COM	Dec 30 2021 01:23:00	Macy's, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040
517792273	+ EDI: CITICORP.COM	Dec 30 2021 01:23:00	Macy's/DSNB, P.O. Box 8218, Mason, OH 45040-8218
517917782	EDI: Q3G.COM		

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		Dec 30 2021 01:23:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517792271	+ Email/Text: JSUMCbankruptcy@hackensackmeridian.org	Dec 29 2021 20:21:00	Jersey Shore University Medical Center, 1945 Route 33, Neptune, NJ 07753-4896
517792276	+ EDI: MID8.COM	Dec 30 2021 01:23:00	Midland Credit Management, Inc, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
517792277	+ EDI: MID8.COM	Dec 30 2021 01:23:00	Midland Funding LLC, 8875 Aero Drive, San Diego, CA 92123-2255
517792278	+ EDI: MID8.COM	Dec 30 2021 01:23:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
517792279	Email/Text: clientservices@paramountrecovery.com	Dec 29 2021 20:21:00	Paramount Recovery Systems, 7524 Bosque Blvd, Suite L, Waco, TX 76712-3772
517916415	EDI: PRA.COM	Dec 30 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541
517916004	EDI: PRA.COM	Dec 30 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
517792280	Email/Text: signed.order@pfwattorneys.com	Dec 29 2021 20:21:00	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
517873875	EDI: Q3G.COM	Dec 30 2021 01:23:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517873876	EDI: Q3G.COM	Dec 30 2021 01:23:00	Quantum3 Group LLC as agent for, CP Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517792281	Email/Text: bkdepartment@rtresolutions.com	Dec 29 2021 20:21:00	Real Time Resolutions, Inc, 1349 Empire Central Drive, Suite 150, Dallas, TX 75247-4029
517906697	Email/Text: bkdepartment@rtresolutions.com	Dec 29 2021 20:21:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
517792287	EDI: RMSC.COM	Dec 30 2021 01:23:00	SYNCB/GAP, P.O. Box 965005, Orlando, FL 32896-5005
517792286	EDI: RMSC.COM	Dec 30 2021 01:23:00	SYNCB/GAP, P.O. Box 965036, Orlando, FL 32896-5036
517792288	EDI: RMSC.COM	Dec 30 2021 01:23:00	SYNCB/JC Penney, P.O. Box 965007, Orlando, FL 32896-5007
517792289	EDI: RMSC.COM	Dec 30 2021 01:23:00	SYNCB/JC Penneys, P.O. Box 965036, Orlando, FL 32896-5036
517792283	+ Email/Text: clientservices@simonsagency.com	Dec 29 2021 20:21:00	Simon Agency Inc., 3713 Brewerton Road Suite 1, N. Syracuse, NY 13212-3843
517795222	+ EDI: RMSC.COM	Dec 30 2021 01:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517913027	+ Email/Text: bncmail@w-legal.com	Dec 29 2021 20:21:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517792290	+ EDI: WTRRN BANK.COM	Dec 30 2021 01:23:00	TD Bank USA/Target Credit, NCD-0450, P.O. Box 1470, Minneapolis, MN 55440-1470
517792291	+ EDI: WTRRN BANK.COM	Dec 30 2021 01:23:00	TD Bank USA/Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673

TOTAL: 31

## BYPASSED RECIPIENTS

District/off: 0312-3

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor HSBC Bank USA National Association as Trustee for Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MANA Series 2007-A1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for HSBC Bank USA, National Association, as Trustee for Merrill Lynch Mortgage Investors, Inc, Mortgage Pass-Through Certificates, MANA Series 2007-A bk@stewartlegalgroup.com
Rebecca Ann Solarz	on behalf of Creditor HSBC Bank USA National Association as Trustee for Merrill Lynch Mortgage Investors, Inc., Mortgage Pass-Through Certificates, MANA Series 2007-A1 rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Vera Fedoroff	on behalf of Debtor Tammy M Soluri vf@legalmattersnj.com

TOTAL: 6